

EXHIBIT A

ATERS001
PO Box 1280
Oaks, PA 19456-1280
CHANGE SERVICE REQUESTED



Date: 01/09/2018
Creditor: Citizens Bank N.A.
Client Account #: [REDACTED]
Convergent Account #: [REDACTED]

Danita Henry
[REDACTED]

Reduced Balance Amount: \$ 147.00
Amount Owed: \$ 420.00
Total Balance: \$ 420.00

Reduced Balance Opportunity

Dear Danita Henry:

This notice is being sent to you by a collection agency. The records of Citizens Bank N.A. show that your account has a past due balance of \$ 420.00.

Our client has advised us that they are willing to satisfy your account for 35% of your total balance. The full amount must be received in our office by an agreed upon date. If you are interested in taking advantage of this opportunity, call our office within 60 days of this letter. Your reduced balance amount would be \$ 147.00. Even if you are unable to take advantage of this opportunity, please contact our office to see what terms can be worked out on your account. We are not required to make this arrangement to you in the future.

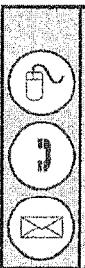
Sincerely,

Convergent Outsourcing, Inc.

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. THIS COMMUNICATION IS FROM A DEBT COLLECTOR.

NOTICE: PLEASE SEE REVERSE SIDE FOR IMPORTANT CONSUMER INFORMATION.

Questions about Convergent visit <http://convergenthelp.com/>



3 CONVENIENT WAYS TO PAY:

Pay Online: Email our office or pay your bill online with your credit/debit card or checking account at www.payconvergent.com. Your temporary identification number is: 8.80414566.520

Pay by Phone: Please call Convergent Outsourcing, Inc. at 866-377-8191. We offer check by phone, Western Union, and credit/debit card.

Pay by Mail: Send Payments to Convergent Outsourcing, Inc., PO Box 9004. Renton WA 98057-9004

PLEASE DETACH THE BOTTOM PORTION WITH YOUR PAYMENT. BEFORE MAILING, PLEASE ENSURE RETURN ADDRESS ON REVERSE SIDE APPEARS CORRECTLY THROUGH THE WINDOW OF THE REPLY ENVELOPE.

617140584
846ATERS001T335

866-377-8191

Re: Danita Henry

Creditor: Citizens Bank N.A.

Client Account #: [REDACTED]

Convergent Account #: [REDACTED]

Reduced Balance Amount: \$ 147.00

✓ Select Your Plan:

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume the debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the validity of this debt or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request this office in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

Notice about Electronic Check Conversion: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment and you will not receive your check back from your financial institution. Also, you authorize us to represent a check as an electronic fund transfer from your account if your payment is returned unpaid.

PLEASE DETACH THE BOTTOM PORTION WITH YOUR PAYMENT. BEFORE MAILING, PLEASE ENSURE RETURN ADDRESS
"APPEARS CORRECTLY THROUGH WINDOW OF THE REPLY ENVELOPE."  

846ATERS001T335

Date: 01/09/2018
Creditor: Citizens Bank N.A.
Client Account #: 
Convergent Account #: 
Total Balance: \$ 420.00
Reduced Balance Amount: \$ 147.00

New Address:

Address: _____

City: _____ ST _____ Zip: _____

Daytime Phone: (____) _____ - _____

Evening Phone: (____) _____ - _____

Convergent Outsourcing, Inc.

PO Box 9004
Renton WA 98057-9004

